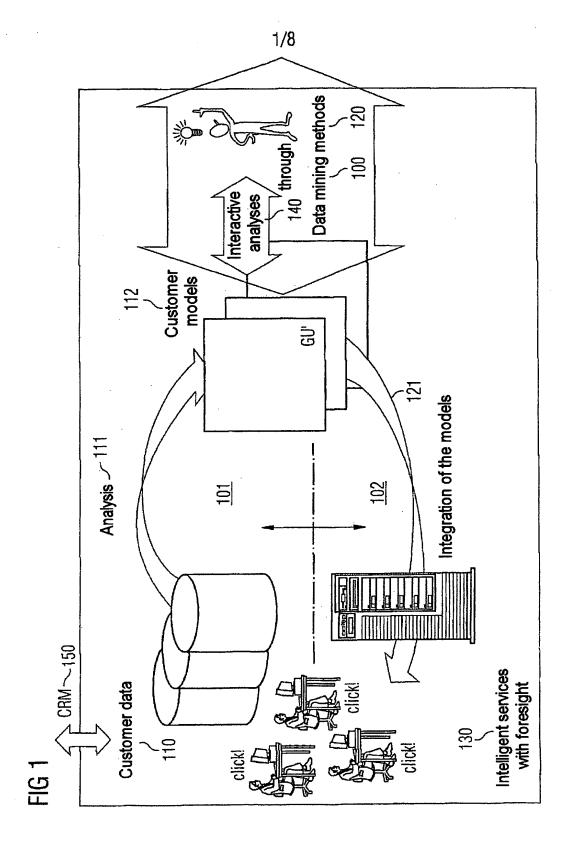
PCT/EP2003/009752



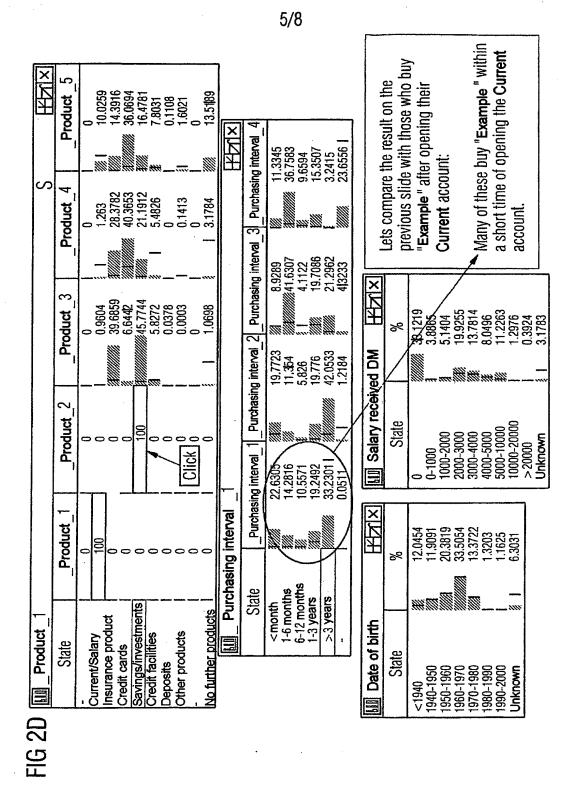
2/8 Example: 56% of all customers start with a Basic View: Overall Percentages Product 5 6.75 6.25 16.25 8.75 4.25 0.375 1.625 光 万 文 Purchasing interval 16.625 5.5 7.375 1.625 Current Account 4 12.5 20.625 11.25 6.625 0 0.5 Product 44.5 Purchasing interval 6.125 22 3.75 10.875 8.875 **%**8.375 KYIX 5.125 5.625 0.625 0.375 34.875 1.125 21.25 16.25 24.75 4.125 0.125 0 **Product** 3.125 11.375 71.75 5,75 Purchasing interval [III] Salary received DM State 1000-2000 2000-3000 3000-4000 4000-5000 5000-10000 > 20000 Unknown Product Purchasing interval 12.875 8.125 5.25 11.5 30.875 22.375 五岁 10.375 11.875 17.5 30.125 10.375 5.125 6.25 8.375 Product 0.125 30.25 1.875 0.625 Purchasing interval <month 1-6 months 6-12 months 1-3 years State >3 years Savings/investments No further products Insurance product Date of birth Other products Credit facilities Current/Salary Product State State Credit cards Deposits <1940 1940-1950 1950-1960 1960-1970 1980-1990 1990-2000 Unknown

FIG 2A

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×]	Ţ-				·• ·· · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·										ţ	vitha	5		Of those starting with a Current account		-s
耳	Product 5	0	11.5813	9.2215 23.6006	12.0073 6.124	0.5871	2.43U3 0	344479	KZIX	ral 4							JGS. refer only	started v			a Curren		vestment
v.		-:	 8		<i>""</i>	~—-	···		团	Purchasing interval	9 2052	23.9465	7.6061	2.5869 2.5869 2.5869		Doronta	reivellia. Nec now i	ners who			rting with	with	avings/in
	Product 4	0	6.1953	32.47	14.7771	0 7074	0.0	16.6508		8	***		<i>##.##</i>			Conditional Doronary	conditional relicentages. All Percentages now refer only to	those customers who started with a	Giro account.		those star	29% go on with "heurance product"	50% with "Savings/investments"
					m TH	š				Purchasing interval	8 5564	33.115	5.594 15.92	14.0975 22.7172		XX	3 🖥	Γ	_	_			الــــــــــــــــــــــــــــــــــــ
	Product 3	0	1.3225	26.7577	29.1033 5.6975	0.1982	0.000	5.4918		1	20				1	H	%	38.8586	3.4724 \ 5.1622	16.15	11.9599	8.3298	0.665 7.1408
	a ,					·—-		m.		Purchasing interval_2	14 7324	28.5251	4.6849	31.6318		eived DM		III.	ere ere	.##	m. aii	<i>5.m</i>	
	Product 2	0	75.7.	3.9784	13.9350	2	/	0.146X		-		%	!!! !			Salary received DM	State		3-1000 1000-2000	2000-3000	3000-4000 4000-5000	5000-10000 10000-20000	>2000 Unknown
	<u>_</u>	\ 				<i> </i>				Purchasing interval	15 2021	10.2177	7.6096 15.1817	加加 .6422 0.1467				0	1000-2	200	 	200	[⊼] ,≦
	Product 1	0	3 €			S S S S S S S S S S S S S S S S S S S	0	0	ərval 1	Purch	***************************************	*** *********************************	<i>##.</i>			全星	%	9.6179	11.5502 19.224	33.1382	13.2913 1.2953	1.4499	
	린		_					_	urchasing interval	State	onth	nonths	0-12 months 1-3 years	ears							##. 		\$
duct 1	State	Calani	Calaiy	Credit cards	Savings/investments Credit facilities	S	STOROIS TOROIS	No further products	- P		V	1-6 1	0-12 1-3 y	>3		Date of birth	State		00		٥٠		
M Product		Current/Calany		Credit cards	Credit for	Deposits Other products		No furth								IIII Date	Ñ	<1940	1940-1950 1950-1960	1960-1970	1970-198(1980-199(1990-2000 Unknown	
2B																							

											4/8	3				٠						
KATX	Product_5	0 1		4.8892	3.0438	1.351	89 69789	田村河	Purchasing interval 4	1.8312	5.2309	3.8943 2.5074	1.8783 384888			1	no go on with		These wait a long time between	opening their Current and buying	oducts".	
S	Product_4	0 14 0540	4.1227	12.2498	25.4808	2.2577	0 37.899			1-		<u></u>					Look at mose who go on with	Discovery:	These wait a l	opening their	"Insurance products"	
	_Product_3	1 7205	7.8437	M 1400	6.5238	0.0003	0 1 12.25 ()		erval_2Purchasing interval_3	<u></u>		###			DM KEAIX	%	2 2708	5.5976	9.9176 8.4703	5.6831	3.4324 0.4503	13.3896
	Product_2	0 0	100	000	10 S		_;;;;		al_1 _ Purchasing interval_2	% 8.2536	1 200 C	3.0208	8.9196 14.0526		Salary received DM	State	0	000	2000-3000		5000-10000 31	>20000
	Product_1	100	0	_				g interval_1	_Purchasing interval_1	2.5008	2.5724	12 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2,9979		HAIX III	. %	5,1281 0		34.2178 200 13.1643 300		1.6492 500 16.2033 100	~ ~
# T			oduct	- stronts	Sillouis Sil	cts	oducts	Purchasing interval	State	<month< td=""><td>1-6 months</td><td>1-3 years</td><td>>3 years</td><td></td><td>f birth</td><td>o^x</td><td>22</td><td></td><td>£ 5</td><td></td><td></td><td></td></month<>	1-6 months	1-3 years	>3 years		f birth	o ^x	22		£ 5			
2C Ill Product	State	Current/Salary	Insurance produ	Credit cards	Credit facilities	Other produ	No further produce								Date of bir	State	<1940	1950-1960	1960-1970	1980-1990	1990-2000 Unknown	
\sim																						

FIG 2C



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HAIX FIG 2E	Product_5	0 6.75 6.25 16.25 8.75 8.75 0.375	A seperate	window shows the identified	segments and their size. 34% of customers fall into segment 4	KZIX	%	7.158 8.7613 8.7613 3.5704 7.7638 3.6016 1.0994 2.0876 14.3687
S	Product_4 Pro	0 0 4 6.625 0 20.625 16 11.25 8 6.625 4 0 0.5		Purchasing interval 4	6 16.625 16.625 5.5 7.375 1.625 1.625	Segments	State	Segment 1 Segment 2 Segment 3 Segment 4 Segment 5 Segment 6 Segment 6 Segment 8 Segment 8 Segment 9
	Product _3	1 1.125 1 1.125 1 1.125 1 1.125 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 	Purchasing interval 2 Purchasing interval 3	10 6,125 18 6 7 22 3,125 3 3,75 11,375 21 10,875 21,75 3 8,875 35,75 7 8,8375	eived DM #PTX	%	######################################
	Product_2	2 0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 22.375	erval 1 Purchasing interval 1 Purchasing	12.875	X Salary received DM	State	0 0-1000 1000-2000 2000-3000 3000-4000 4000-5000 5000-10000 10000-20000 >20000 Unknown
	_ Product _1	0 0 11 0.125 1.875 0	0 0.625	State Purchas	h marke market m	×五王 王	%	10.375 11.875 11.875 17.5 10.375 10.375 10.375 10.375 10.375 10.375 10.375
M Product	State	Current/Salary Insurance product Credit cards Savings/investments Credit facilities Deposits Credit products	- J II		<moorth contro<="" control="" td=""><td>Date of birth</td><td>State</td><td><1940 1940-1950 1950-1960 1960-1970 1970-1980 1980-2000 Unknown</td></moorth>	Date of birth	State	<1940 1940-1950 1950-1960 1960-1970 1970-1980 1980-2000 Unknown

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FIG 2F	Product 5			Customers in	segment 4 have no Current account and bought only one or two products so far.		%	0000000	
S	Product 4 Pre		X X X X X X X X X X	al 3 Purchasing interval 4		[II] Segments	State	Segment1 Segment2 Segment3 Segment4 Segment5 Segment6	Segment Segment8 Segment9 Segment10
	Product 3	0		terval_2 Purchasing interval_3	0 1.1164 1 0 0.3676 1 0 3.6758 1 0 1.1111 1 0	ed DM H71×	%		0 0 0 0 0 0 0
	Product _2	0 0 0 0 0 0 0 0 0 0		Purchasing interval 1 Purchasing interval 2	2.2055 0 5.1451 1.1 2.2055 0.3 2.9537 3.6 21.6937 1.1	Salary received DM	State	0 - 1000 1000-2000 2000-3000 3000-4000 4000-5000	5000-10000 10000-20000 > 20000 Unknown
	_ Product _1	0 0.\$579 0.\$579 0 0 0 2.573 0 0 1.8379		Purchasing		压力×	%	12.4971 12.4971 15.4377 15.4377 4.4108	15.0/06 4.4111
III Product 1	State	Current/Salary Insurance product ((((((((((((((((((((((((((((((((((((Purchasing inter	State	<month 1-3="" 1-6="" 6-12="" months="" years=""> 3 years</month>	U Date of birth	State	<1940 1940-1950 1950-1960 1950-1970 1970-1980 1980-1990	1930-2000

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HA区 FIG 2G	Product 5	One can interact with the segments in both ways:	By fixing the	"Date of birth" One	can see windli	of this age group fall into.		田内区		2.439 3. 1 4.8713 1 0	7.0909	_
S	Product 4 Pro	0.262 4.6164 9.4669 % 1 7.3937 % 1 0.3898		HZIX	al_3_Purchasing interval_4		0.8055 7 WWWWWWW	Segments	State	Segment 1 Segment 2 Segment 3	Segments Segments	Segment/ Segment9 Segment10
	Product 3	0 1.2043 1.2043 1			Purchasing interval 2 Purchasing interval 3	3.6861 21 4.0427 6.5966 % 11.5407 2.2375 3 1.6852 7.8524 21 5.526		ived DM H石区	%	#### 1.3968 1.3968 1.6414	3.0246	1 2.1547 0.1572 0.0852 7////////////////////////////////////
	Product_2	0 3	0 ////////////////////////////////////		Purchasing interval 1 Purchasing	7.1028 % 6.5.7124 % 1 6.2.26799 % 2.6.4907 % 1.7.	5 % 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1	TX Salary received DM	State	0 0-1000 1000-2000	2000-3000 3000-4000 4000-5000	5000-10000 10000-20000 > 20000 Unknown
Product 1	State Product 1	0 14H848 14H848	ucts	Purchasing interval	State	<moonth td="" ="" <=""><td>>3 years </td><td>Date of birth</td><td>State %</td><td></td><td></td><td><u>-</u></td></moonth>	>3 years	Date of birth	State %			<u>-</u>
B		- Current/Salary Insurance prodt Credit cards Savings/investn Credit facilities Deposits Other products	No further							<1940 1940-1950 1950-1960	1970-1980 1970-1980	1990-2000 Unknown